

Flood Lines

Winter 2016

Volume IX Issue 1

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NH Flood Safety Awareness Week

March 14 - 18, 2016 is Flood Safety Awareness Week in NH

Flooding is the most common disaster event in New Hampshire. The purpose of Flood Safety Awareness week is to encourage all residents to prepare their homes, communities and businesses for flooding events. This is a time for individuals, families, businesses and communities to understand their risk for flooding and take precautions to protect their families and homes in the event of flooding.

In support of Flood Awareness Week, the OEP Floodplain Management Program has created a [Flood Awareness web site](#), which includes an outreach toolkit that contains a flood facts flyer, sample social media messages, and a sample press release. Communities and other interested parties can use this toolkit to help spread the word about being aware and prepared for flooding. Also on this page are links to other state agencies and their flood information and links to insurance and other information.

OEP will also be sending out flood awareness and preparedness messages during this week through Twitter and the *Flood Lines* email distribution list.

Flooding can happen whether you live in a floodplain or not.



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Photo by Jennifer Gilbert, NHOEP

Flood Safety Awareness Week *(cont. from page 1)*

Important Facts to Know about Flooding

- Floods are the #1 natural disaster in the United States.
- Everyone lives in a flood zone whether it is a low, moderate, or high risk area. You don't need to live near water to be flooded.
- Flood damage is not covered by homeowner's policies. Flood insurance is the best way to protect your home, business, and belongings from flood damage.
- All residents in a community that participates in the National Flood Insurance Program (NFIP) are eligible to purchase a flood insurance policy no matter what their flood risk is.
- Just a few inches of water from a flood can cause tens of thousands of dollars in damage.
- In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage.
- If you live in a special flood hazard area or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance.
- If you live in a special flood hazard area or high-risk area and do not have a Federally backed mortgage, you are still able to purchase flood insurance.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4 percent interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$33 a month (\$400 a year).
- A Preferred Risk Policy provides both building and contents coverage for properties in moderate-to low-risk areas for on low-price.
- Typically there is a 30-day waiting period from the date of purchase before your policy goes into effect.

Source: FloodSmart.gov



Photo by Jennifer Gilbert, NHOEP

Consider yourself lucky if you have never experienced flooding on your property.

But don't use the past as a predictor for the future. Floods often happen in areas that have never seen flooding before.

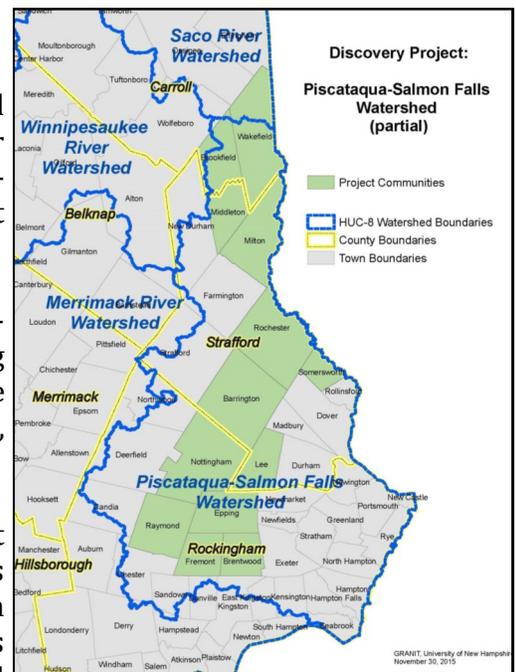
Mapping Update

Salmon Falls-Piscataqua Rivers Discovery Project

The Federal Emergency Management Agency (FEMA) has started the initial steps in a Risk Mapping, Assessment, and Planning (Risk MAP) project for part of the Salmon Falls – Piscataqua Rivers watershed. The project area includes 13 New Hampshire communities, which are shown as the Project Communities in green on the map to the right.

Risk MAP is FEMA's current mapping program that helps communities identify, assess, and reduce their flood risk. By combining quality engineering with updated flood hazard data, FEMA provides accurate and easy-to-use information to enhance local mitigation plans, improve community outreach, and increase local awareness to flood hazards.

The Discovery process commences at the beginning of the Risk MAP project and assists in identifying the scope of the study. The Discovery Meeting is part of the Discovery process, and the information exchanged between FEMA and communities within the project area during Discovery improves understanding of the communities watershed flood hazard mapping and mitigation planning.



Source: UNH

The New Hampshire Office of Energy and Planning and UNH in partnership with FEMA held two Discovery Meetings for the Salmon Falls—Piscataqua River Project on December 3, 2015.

Update on Other FEMA Risk MAP Discovery Projects in New Hampshire

A FEMA Discovery project in the Merrimack River Basin is also currently underway. Community meetings were held by the U.S. Geological Survey (USGS) in July 2015. The USGS is currently finalizing the Discovery Report, which will include a summary of the Discovery process and a list of the prioritized reaches for new mapping within the Basin.

Three other FEMA Discovery projects are planned but not yet underway. UNH will be starting a second Discovery project in the Salmon Falls – Piscataqua Rivers watershed this spring and a Discovery project in the Connecticut River watershed in the Summer 2016. The USGS will soon begin a Discovery project in the Nashua River watershed.

For updates on NH mapping activities please visit NHOEP's [Current NH Mapping Activities webpage](#).

Coastal NH Floodplain Mapping Project - Rockingham County

Letters and revised preliminary map panels dated February 24, 2016 were recently sent to community officials in Exeter, Rye, and Seabrook Beach Village District (along with the seven communities that border these three communities). A total of five map panels were revised in the three communities based on changes since the release of the April 9, 2014 preliminary maps. A 90-day appeal period is currently expected to begin in Exeter and Seabrook Beach Village District in Spring 2016.

The effective date for the maps in the Rockingham County portion of the project is currently estimated to be Summer 2017. For updates please visit NHOEP's [Coastal NH Floodplain Mapping Project webpage](#).

Insurance Update

NFIP Flood Insurance Changes taking effect April 1, 2016

The NFIP will begin implementing additional insurance changes for new business and renewals that will become effective on or after April 1, 2016. Many of these changes are a result from continued implementation of the [Home-owner Flood Insurance Affordability Act of 2014 \(HFIAA\)](#) and the [Biggert-Waters Flood Insurance Reform Act of 2012](#). The changes effective on or after April 1, 2016 are summarized below.

Premium Rate Increases:

- Premium rates will increase up to 25% annually until they reach full-risk rates for the following types of Pre-Flood Insurance Rate Map (Pre-FIRM) subsidized policies:
 - Non-Primary Residences;
 - Severe Repetitive Loss properties;
 - Non-Residential Business properties (first time these policies will see a 25% increase); and
 - Substantially-Improved and Substantially-Damaged properties.
- Pre-FIRM Primary Residences in Zone AE and VE - 5% increase
- Post-FIRM Structures in Zone VE - 10% increase
- Post-FIRM Structures in Zone AO - 4% increase
- Post-FIRM Structures in Zone A - 12% increase
- Standard-Rated Policies in Zone X - 3% increase
- Preferred Risk Policies in Zone X - 4% increase
- Newly Mapped Policies - 4% increase



Other Changes:

- Increase in the Federal Policy Fees for Standard Rated and Preferred Risk Policies
- Increase in the Reserve Fund Charge for Preferred Risk Policies
- New rating procedures for Preferred Risk Policies and Newly Mapped Policies
- Some lapsed Pre-FIRM Policies will not be eligible for the subsidized premium

More information can be found online at: [FEMA Write-Your-Own Bulletin announcing the changes](#).

Source: FEMA

FEMA Elevation Certificate Update

Below is an update from the Association of State Floodplain Managers (ASFPM) that was posted on their [web site](#):

FEMA released the updated Elevation Certificate (EC) and [Floodproofing Certificate](#) on January 6, 2016 through an NFIP Bulletin W-16002. Unfortunately, (the updated Elevation Certificate) has not yet been posted on FEMA's web-site nor did FEMA provide any indication of the changes made or when you must stop using the old ones.

- A review of differences between the new and old EC was recently completed by the ASFPM Insurance Committee Co-chairs, and the following are some of the noticed differences: The main one is the addition of Diagram 2B – Intended to address the situation where the bottom floor is below ground level (grade) on all sides. This is generally where the natural grade/fill is removed on one side to create an area that is often considered a walkout basement. The grade immediately adjacent to the structure on that one side may be at or below the bottom floor, however, since the area was dug out, the LAG must be taken at the existing grade before the material was removed and not adjacent to the structure.
- For more noted differences, please go to ASFPM's [web site](#).

Source: ASFPM

In the News

NOAA Grant will Bring Resiliency Efforts into Capital Improvement Planning

The Association of State Floodplain Managers and American Planning Association will work together to develop new national planning guidelines for coastal resiliency, thanks to a \$1,054,543 Regional Coastal Resilience Grant Award from National Oceanic and Atmospheric Administration's Office (NOAA) for Coastal Management.

"Building Coastal Resilience through Capital Improvement Planning: Guidance for Practitioners" is a three-year project. The first phase of the project will explore techniques for incorporating climate change into capital improvement planning efforts. The second phase will test the techniques among the two regional pilot program partners - the city of Toledo and Lucas County, Ohio; and Chatham County and Chatham County-Savannah Metropolitan Planning Commission. The regional partners represent two different types of coastal communities. This will ensure the best techniques identified will be applicable to all coastal communities. More information can be found in [ASFPM's news release](#).

Source: ASFPM

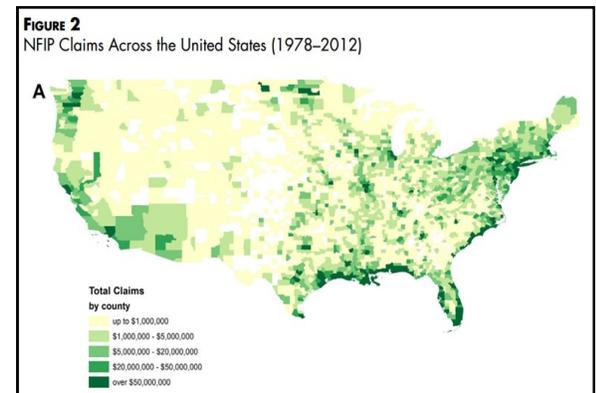
Examining Flood Insurance Claims in the United States: Six Key Findings

The *Journal of Risk and Insurance* recently published [A look at 35 Years of Flood Insurance Claims](#) article that looks at the history of flood insurance claims from the NFIP. The article shares the findings from analysis of over one million NFIP claims between 1978 and 2012, looking at factors that lead to higher or lower claims, as well as how claims are distributed across time and space. These findings help shed insight on possible reasons for low insurance demand and the challenges the NFIP faces financially.

The six key findings are:

1. Most Claims Are Modest but Some Are Not
2. Risky Areas Really Are Riskier, but Better Building Can Lower Damages
3. High Flood Claims Can Occur Anywhere
4. Certain Riskier Properties Continue to Burden the Program
5. Implications for Insurance Demand
6. Implications for Program Exposure

Source: *Journal of Risk and Insurance*



Source: [A look at 35 Years of Flood Insurance Claims](#)

Some Flood Victims Didn't Have Insurance; Some Didn't Have Enough

With their own muscle and help from platoons of volunteers, victims of the recent flood spent much of last week hauling soggy debris out of their homes. Hopes for quickly repairing their lives hinge on two questions: Did they have flood insurance, and did they have enough of it?

"I was here 37 years, and I never got a drop. Then this one kicked my butt," said John Gunter. His house backs on a steep hill above a small creek. The creek climbed the hill, drowned his backyard shed and lapped against the home's foundation. His house isn't in a flood hazard zone, so Gunter didn't get flood insurance. His homeowners policy covers sewer backup, but only up to \$5,000. To learn more about the impact that the New Year's flooding in Missouri had on property owners and renters, please go to the [article](#).

Source: *St. Louis Post-Dispatch*

Training & Events

Certified Floodplain Manager (CFM) Exam & CFM Refresher Class April 29, 2016 and April 22, 2016 in Concord, NH



The NH Floodplain Management Program will be holding a Certified Floodplain Manager (CFM) exam on **Friday, April 29, 2016 from 9 AM to 12 PM at the NH Office of Energy and Planning in Concord, NH**. The CFM exam is a professional certification of floodplain managers established by the Association of State Floodplain Managers (ASFPM). A refresher course will be held prior to the exam on **Friday, April 22, 2016 from 9:00 AM to 3:00 PM**.

In order to take the CFM exam, you must complete the application which is available on the [ASFPM website](#). The fee for taking the exam is \$100 for ASFPM members and \$450 for non-members. You may submit an application for ASFPM membership (\$140 for Individual) at the same time as applying for the exam. ASFPM members also receive a discounted biennial fee for the CFM renewal.

The application and its associated fee to take the exam must be submitted to ASFPM before **April 15, 2016** Please contact Kellie Walsh, NH Office of Energy & Planning, at (603) 271-1755 or kellie.walsh@nh.gov if you are interested in taking the exam and/or attending the refresher class. For more information about the CFM exam and the application, please go to the [ASFPM web site](#) under Certification Program (CFM).

2016 Rhode Island Flood Mitigation Association Annual Meeting April 7, 2016 in Smithfield, RI



The *Incentivizing Actionable Resilience to Flooding* meeting will focus on implementation, highlighting projects, plans, and actions being taken to mitigate and reduce flood risks today and in the future. RIFMA will change it up this year by offering attendees an option between speaker presentations and trainings. 6 CECs for CFMs. Early-bird registration is now open through March 11, 2016. For more information and how to register, please visit RIFMA's [web site](#).

NH Emergency Preparedness Conference June 9, 2016 in Manchester, NH

The 12th annual event brings together 800 participants including emergency responders and planners from across our state to explore a wide spectrum of emergency management topics using an all hazards approach. The agenda and online registration will be available on the [conference web site](#) in April.

NFIP Free Online Training Webinars

Numerous free, online NFIP-related trainings are available through FEMA's contractor, STARR. Many of the courses are eligible for Continuing Education Credits (CECs) for Certified Floodplain Managers (CFM). For upcoming webinars, please check go to the [NFIP Training web site](#) and click the "Upcoming" tab. Be sure to check the website periodically as new webinars are always being added. Registration for the webinars can also be done on this website. When asked during registration what FEMA Region you are in, please reply 1.



Training & Events

Free Online Self Study NFIP Courses Now Available. Click on a link below to begin.

All Audiences

- [EC Made Easy: Elevation Certificate Overview](#)

Reviews the purpose of the Elevation Certificate, aids in locating a certified professional, and provides details on properly completing and interpreting the Elevation Certificate.

- [Increased Cost of Compliance](#)

Provides an overview of ICC coverage and eligibility and takes the learner through the claims process to gain a better understanding of this important coverage benefit.

- [FEMA Mapping Changes](#)

All NFIP stakeholders will benefit from this course, which provides a practical look at how changes to FEMA flood maps affect property owners, insurance agents, lending institutions, and others.

Agent Courses

- [Basic Agent Tutorial](#)

Presents the fundamentals, including zones, coverage, loss settlement, and underwriting rating concepts such as the FEMA Elevation Certificate. The course covers all training topics mandated by the FIRA of 2004.

- [Theory of Elevation Rating](#)

This specialized course is appropriate for those with a basic understanding of the FEMA Elevation Certificate and who are ready to tackle advanced topics in elevation rating for A and V zones.

- [Insuring Condominiums](#)

Short video segments guide insurance agents through the key elements they need to know to effectively write condominium exposures.

- [Writing Commercial Exposures](#)

Provides practical insights designed to assist agents with identifying, targeting, and writing commercial risks through the National Flood Insurance Program.

Surveyor Course

- [Elevation Certificate for Surveyors](#)

Provides necessary information and resources for surveyors, engineers, architects, and community officials to understand how to properly complete the Elevation Certificate.

Adjustor Courses

- [NFIP Claims Review for Adjusters](#)

This course defines the role, standards, and necessary requirements to adjust claims within the NFIP.

- [Adjuster Customer Service](#)

The course reviews the attributes of excellent customer service and aids the adjuster in building positive rapport with each policyholder.

- [Introduction to Flood Claims](#)

Provides an overview of adjusting NFIP claims and reviews the NFIP Standard Flood Insurance Policy.

- [Understanding Basement Coverage](#)

reviews key characteristics of basement buildings and discusses covered and non-covered building and personal property items located in basement buildings.

- [Introduction to Commercial Claims](#)

The course presents two case studies that reflect real world flood adjusting experiences and challenge the learner to apply flood adjusting concepts involving policy limits, reserve estimating, and coverage restrictions.

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